

Fill in this information to identify the case:

Debtor 1 Susan Ann Hamilton

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:15-bk-12021

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of Chalet Series III Trust

Court claim no. (if known): 6-1

Last 4 digits of any number you use to
identify the debtor's account: 8 6 0 0

Date of payment change:
Must be at least 21 days after date of this notice 02/01/2020

New total payment: \$ 1,039.72
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 512.78 New escrow payment: \$ 447.41

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Susan Ann Hamilton
First Name Middle Name Last Name

Case number (if known) 1:15-bk-12021

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons _____ Date 01/10/2020
Signature

Print: Molly Slutsky Simons _____ Title Attorney for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501

Final

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 16, 2019

ELMER L HAMILTON
SUSAN A HAMILTON
3418 RIVENDELL DR
AMELIA OH 45102

Loan: [REDACTED]

Property Address:
3418 RIVENDELL DRIVE
AMELIA, OH 45102

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective Feb 01, 2020:
Principal & Interest Pmt:			592.31	592.31
Escrow Payment:			512.78	447.41
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$1,105.09	\$1,039.72

Escrow Balance Calculation		
Due Date:		Oct 01, 2019
Escrow Balance:		150.81
Anticipated Pmts to Escrow:		2,051.12
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$2,201.93

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(5,298.36)
Feb 2019		464.19		*		0.00	(4,834.17)
Feb 2019		464.19		*		0.00	(4,369.98)
Feb 2019		928.38		*		0.00	(3,441.60)
Mar 2019		464.19		*		0.00	(2,977.41)
Mar 2019		464.19		*		0.00	(2,513.22)
Apr 2019		2,513.22		*	Escrow Only Payment	0.00	0.00
Apr 2019		512.78		*		0.00	512.78
May 2019		512.78		*		0.00	1,025.56
May 2019			2,534.00	*	Homeowners Policy	0.00	(1,508.44)
Jun 2019		512.78		*		0.00	(995.66)
Jun 2019			1,417.43	*	County Tax	0.00	(2,413.09)
Aug 2019		512.78		*		0.00	(1,900.31)
Oct 2019		512.78		*		0.00	(1,387.53)
Oct 2019		512.78		*		0.00	(874.75)
Oct 2019		512.78		*		0.00	(361.97)
Nov 2019		512.78		*		0.00	150.81
					Anticipated Transactions	0.00	150.81
Dec 2019		1,538.34					1,689.15
Jan 2020		512.78					2,201.93
	\$0.00	\$11,451.72	\$0.00	\$3,951.43			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: December 16, 2019

ELMER L HAMILTON

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,201.93	3,579.21
Feb 2020	447.41	1,417.43	County Tax	1,231.91	2,609.19
Mar 2020	447.41			1,679.32	3,056.60
Apr 2020	447.41			2,126.73	3,504.01
May 2020	447.41			2,574.14	3,951.42
Jun 2020	447.41	2,534.00	Homeowners Policy	487.55	1,864.83
Jul 2020	447.41	1,417.43	County Tax	(482.47)	894.81
Aug 2020	447.41			(35.06)	1,342.22
Sep 2020	447.41			412.35	1,789.63
Oct 2020	447.41			859.76	2,237.04
Nov 2020	447.41			1,307.17	2,684.45
Dec 2020	447.41			1,754.58	3,131.86
Jan 2021	447.41			2,201.99	3,579.27
	<u>\$5,368.92</u>	<u>\$5,368.86</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 894.81. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 894.81 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,201.93. Your starting balance (escrow balance required) according to this analysis should be 3,579.21. This means you have a shortage of 1,377.28. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 5,368.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	447.41
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$447.41</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re:

Case No. 1:15-bk-12021

Susan Ann Hamilton

Chapter 13

Debtor.

Judge Beth A. Buchanan

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on January 10, 2020 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on January 10, 2020 addressed to:

Susan Ann Hamilton, Debtor
3418 Rivendell Drive
Amelia, OH 45102

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor